Electronic Acknowledgement Receipt					
EFS ID:	4710791				
Application Number:	10813919				
International Application Number:					
Confirmation Number:	5041				
Title of Invention:	SYSTEM FOR REDUCING PAYMENTS RISK, LIQUIDITY RISK AND SYSTEMIC RISK ASSOCIATED WITH PAYMENTS-BASED TRANSACTIONS WHEREIN A FILTER PROCESS MODULE IN EACH PAYMENT BANK HOST APPLICATION IS INTEGRATED WITH PAYMENTS PROCESSING SUCH THAT PAYMENTS INSTRUCTIONS ARE FILTERED				
First Named Inventor/Applicant Name:	Kathleen Tyson-Quah				
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Filer:	Steven D. Lawrenz/Anndreya Perez				
Filer Authorized By:	Steven D. Lawrenz				
Attorney Docket Number:	126-001USANA0				
Receipt Date:	30-JAN-2009				
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Application Type:	Utility under 35 USC 111(a)				
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Submitted with Payment	no
File Listing:	

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)			
1	1	POA_as_Filed.pdf	88740	yes	2			
'	1 O/_usi iled.pui	d8b7d2b1acd59d28073b2cf9842744e1b1e 0bcaa	yes					
	Multipart Description/PDF files in .zip description							
	Document Description		Start	End				
	Power of Attorney		1	1				
	Assignee showing of ownership per 37 CFR 3.73(b).		2	2				
Warnings:								
Information:								
		Total Files Size (in bytes)	8	8740				

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New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.